

ORLANS

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PO Box 5041
Troy, Michigan 48007-5041
P 248-502-1400 F 248-502-
www.orlans.com



FEDERAL LAW REQUIRES US TO ADVISE YOU THAT COMMUNICATION WITH OUR OFFICE
COULD BE INTERPRETED AS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE IN ACTIVE MILITARY SERVICE, PLEASE CONTACT OUR OFFICE, AS YOU ARE
ENTITLED TO SPECIAL PROTECTIONS.

THIS NOTICE CONTAINS IMPORTANT INFORMATION FROM THE STATE OF MICHIGAN.

December 20, 2010

FIRST CLASS MAIL

Aimee J. Ragsdale
[REDACTED]
[REDACTED]

File Number: 617.7662

RE: [REDACTED]

Dear Aimee J. Ragsdale:

This office represents Bank of America - Wilshire which is the creditor to whom your mortgage debt is owed or the servicing agent for the creditor to whom the debt is owned. The creditor has referred this matter to this office with instructions to start proceedings to foreclose the mortgage located at [REDACTED].

According to Michigan law, the creditor is required to furnish you with the following information.

a) Your loan is in default for failure to make your monthly payments. The amounts that are currently due and owing under the mortgage loan are as follows.

- 4 Payments at a monthly amount of \$814.91, for a total of \$3,259.64
- Escrow Payments of \$1,089.04
- Late Charges amount of \$513.41

TOTAL: \$ 4,862.09

BE ADVISED THIS IS NOT A REINSTATEMENT QUOTE. PLEASE CONTACT OUR OFFICE FOR EXACT AMOUNTS DUE.

b) The mortgage servicer's Designate Agent is: Orland Associates P.C. Loss Mitigation Department, P.O. Box 5041, Troy, MI 48007-5041, Phone: (248) 502-1331, Fax: (248) 502-1601.

c) The person to contact to schedule a meeting is: Orland Associates P.C. Loss Mitigation Department, P.O. Box 5041, Troy, MI 48007-5041, Phone: (248) 502-1331, Fax: (248) 502-1601.

d) Listed below are approved housing counselors in your area which was prepared by the Michigan State Housing Development Authority (known as MSHDA). Within 14 days from the date of this notice, you may request a meeting with the Designate (noted above) to attempt to work out a modification of the mortgage loan to avoid foreclosure. You may also request a housing counselor to attend the meeting.

e) If you request a meeting with the designated person (noted above), foreclosure proceedings will not be commenced until 90 days from the date of this notice.

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f) That if an agreement is reached to modify your mortgage loan, the mortgage will not be foreclosed if you abide by the terms of the agreement.

g) That if an agreement is not reached to modify the mortgage loan, but it is determined that you meet the criteria for a modification under section 3205c(1) of the law and foreclosure under this chapter is not allowed under section 3205c(7), the foreclosure of the mortgage will proceed before a judge instead of by advertisement.

h) That you have the right to contact an attorney. The telephone number for the State Bar of Michigan's Lawyer Referral Service is 1-800-968-0738. The telephone number of a legal aid office in your area is:

Legal Services of South Central Michigan
3490 Belle Chasse Way, Suite 50, Lansing, MI 48911
Phone: (517) 394-3121, Fax: (517) 394-4276

i) If it is determined that your property is not claimed as a principal residence exempt from tax pursuant to Section 7 cc of the general property tax act, 1893 PA 206 (MCL 211.7 cc), foreclosure proceedings will begin immediately without any further notice.

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings, this letter is not, and should not be construed to be an attempt to collect a debt from you personally, but only enforcement of a lien against the property.

Very truly,
Orlans Associates P.C.

MSHDA HOUSING COUNSELORS:

Dream Toll Free Hotline (866) 946-7432
HUD HOUSING COUNSELORS: (800) 569-4287